

CLAIMS

What is claimed is:

- 1 1. An insurance packaging method, comprising:
 - 2 calculating a geographic insurance rating;
 - 3 calculating, a dollar limit of coverage for each of a plurality of risks in lieu
 - 4 of one or more exclusions; and
 - 5 packaging a single comprehensive insurance policy that includes coverage
 - 6 for each of the plurality of risks up to the risk's corresponding dollar limit of
 - 7 coverage.

- 1 2. The method of Claim 1, wherein calculating a dollar limit of
2 coverage includes calculating, a dollar limit of coverage for each of a plurality of
3 risks in lieu of one or more exclusions, the calculations being based at least in
4 part on the geographic insurance rating.

- 1 3. The method of Claim 1, wherein calculating a geographic insurance
2 rating includes:
 - 3 identifying a location;
 - 4 identifying a geographic risk zone;
 - 5 comparing the location to the geographic risk zone to determine if the
 - 6 location is at least partially within the risk zone; and
 - 7 calculating an insurance rating according to the comparison.

- 1 4. The method of Claim 1, wherein packaging includes packaging a
2 single comprehensive insurance policy that includes:
 - 3 coverage for each of the plurality of risks up to the risk's corresponding
 - 4 dollar limit of coverage; and
 - 5 coverage for a legal defense for each risk up to the dollar limit of
 - 6 coverage for that risk.

1 5. An insurance rating and packaging method, comprising:
2 identifying a location;
3 identifying a geographic risk zone;
4 comparing the location to the geographic risk zone to determine if the
5 location is at least partially within the risk zone; and
6 calculating an insurance rating according to the comparison;
7 calculating, a dollar limit of coverage for each of a plurality of risks in lieu
8 of one or more exclusions; and
9 packaging a single comprehensive insurance policy that includes coverage
10 for each of the plurality of risks up to the risk's corresponding dollar limit of
11 coverage.

1 6. The method of Claim 5, wherein calculating a dollar limit of
2 coverage includes calculating a dollar limit of coverage for each of a plurality of
3 risks in lieu of one or more exclusions, the calculations being based at least in
4 part on the insurance rating;

1 7. The method of Claim 5, wherein packaging includes packaging a
2 single comprehensive insurance policy that includes:
3 coverage for each of the plurality of risks up to the risk's corresponding
4 dollar limit of coverage; and
5 coverage for a legal defense for each risk up to the dollar limit of
6 coverage for that risk.

7 8. An insurance rating method, comprising:
8 identifying a location;
9 identifying a geographic risk zone;
10 comparing the location to the geographic risk zone to determine if the
11 location is at least partially within the risk zone; and
12 calculating an insurance rating according to the comparison.

1 9. The method of Claim 8, wherein:
2 identifying a location comprises identifying a location boundary; and
3 identifying a geographic risk zone comprises identifying a geographic risk
4 zone boundary.

1 10. The method of Claim 9, wherein:
2 identifying the location boundary comprises identifying a plurality of
3 location boundary coordinates that at least partially define the location
4 boundary; and
5 identifying a geographic risk zone boundary comprises identifying a
6 plurality of risk zone boundary coordinates that at least partially define the
7 geographic risk zone boundary.

1 11. The method of Claim 9, wherein comparing comprises comparing
2 the location boundary to the geographic risk zone boundary to determine if at
3 least a portion of a geographic area bounded by the location boundary is also
4 bounded by the geographic risk zone boundary.

1 12. The method of Claim 9, wherein comparing comprises comparing
2 the location boundary to the geographic risk zone boundary to determine if the
3 location boundary intersects or is contained within the geographic risk zone
4 boundary.

1 13. The method of Claim 8, wherein:
2 identifying a location comprises identifying a geographic point;
3 identifying a geographic risk zone comprises identifying a geographic risk
4 zone boundary; and
5 comparing comprises comparing the geographic point with the geographic
6 risk zone boundary to determine if the geographic point is contained within the
7 geographic risk zone boundary.

1 14. The method of Claim 8, further comprising, if the location is
2 determined to be at least partially within the risk zone, obtaining a score
3 corresponding to that risk zone and wherein calculating comprises calculating an
4 insurance rating using the score.

1 15. The method of Claim 8, wherein:
2 identifying a geographic risk zone comprises identifying a plurality of
3 geographic risk zones;
4 comparing comprises, for each geographic risk zone, comparing the
5 location to that geographic risk zone to determine if the location is at least
6 partially within the risk zone; and
7 calculating comprises calculating an insurance rating according to the
8 comparisons.

1 16. An insurance rating method, comprising:
2 identifying a location;
3 identifying a plurality of risk zone boundary coordinates that define a
4 plurality of geographic risk zone boundaries;
5 for each geographic risk zone boundary, comparing the location to the
6 geographic risk zone boundary to determine if the location is at least partially
7 within the risk zone boundary; and
8 calculating an insurance rating according to the comparisons.

1 17. The method of Claim 16, wherein identifying a location comprises
2 identifying a plurality of location boundary coordinates that define a location
3 boundary and wherein comparing comprises, for each risk zone boundary,
4 comparing the location boundary to that geographic risk zone boundary to
5 determine if the location boundary intersects or is contained within the risk zone
6 boundary.

1 18. The method of Claim 16, wherein identifying a location comprises
2 identifying a plurality of location boundary coordinates that define a location
3 boundary and wherein comparing comprises, for each risk zone boundary,

1 comparing the location boundary to that geographic risk zone boundary to
2 determine if at least a portion of a geographic area bounded by the location
3 boundary is also bounded by the geographic risk zone boundary.

1 19. The method of Claim 16, wherein:
2 identifying a location comprises identifying a geographic point; and
3 comparing comprises, for each risk zone boundary, comparing the
4 geographic point with that geographic risk zone boundary to determine if the
5 geographic point is contained within the geographic risk zone boundary.

1 20. A computer readable medium having instructions for:
2 identifying a location;
3 identifying a geographic risk zone;
4 comparing the location to the geographic risk zone to determine if the
5 location is at least partially within the risk zone; and
6 calculating an insurance rating according to the comparison.

1 21. The medium of Claim 20, wherein the instructions for:
2 identifying a location include instructions for identifying a location
3 boundary; and
4 identifying a geographic risk zone include instructions for identifying a
5 geographic risk zone boundary.

1 22. The medium of Claim 21, wherein the instructions for:
2 identifying the location boundary include instructions for identifying a
3 plurality of location boundary coordinates that at least partially define the
4 location boundary; and
5 identifying a geographic risk zone boundary include instructions for
6 identifying a plurality of risk zone boundary coordinates that at least partially
7 define the geographic risk zone boundary.

1 23. The medium of Claim 21, wherein the instructions for comparing
2 include instructions for comparing the location boundary to the geographic risk
3 zone boundary to determine if at least a portion of a geographic area bounded by
4 the location boundary is also bounded by the geographic risk zone boundary.

1 24. The medium of Claim 21, wherein the instructions for comparing
2 include instructions for comparing the location boundary to the geographic risk
3 zone boundary to determine if the location boundary intersects or is contained
4 within the geographic risk zone boundary.

1 25. The medium of Claim 20, wherein the instructions for:
2 identifying a location include instructions for identifying a geographic
3 point;
4 identifying a geographic risk zone include instructions for identifying a
5 geographic risk zone boundary; and
6 comparing include instructions for comparing the geographic point with
7 the geographic risk zone boundary to determine if the geographic point is
8 contained within the geographic risk zone boundary.

1 26. The medium of Claim 20, further comprising, if the location is
2 determined to be at least partially within the risk zone, obtaining a score
3 corresponding to that risk zone and wherein the instructions for calculating
4 include instructions for calculating an insurance rating using the score.

1 27. The medium of Claim 20, wherein the instructions for:
2 identifying a geographic risk zone include instructions for identifying a
3 plurality of geographic risk zones;
4 comparing include instructions for, for each geographic risk zone,
5 comparing the location to that geographic risk zone to determine if the location
6 is at least partially within the risk zone; and
7 calculating include instructions for calculating an insurance rating
8 according to the comparisons.

1 28. A computer readable medium having instructions for:
2 identifying a location;
3 identifying a plurality of risk zone boundary coordinates that define a
4 plurality of geographic risk zone boundaries;
5 for each geographic risk zone boundary, comparing the location to the
6 geographic risk zone boundary to determine if the location is at least partially
7 within the risk zone boundary; and
8 calculating an insurance rating according to the comparisons.

1 29. The medium of Claim 28, wherein the instructions for identifying a
2 location include instructions for identifying a plurality of location boundary
3 coordinates that define a location boundary and wherein the instructions for
4 comparing include instructions for, for each risk zone boundary, comparing the
5 location boundary to that geographic risk zone boundary to determine if the
6 location boundary intersects or is contained within the risk zone boundary.

1 30. The medium of Claim 28, wherein the instructions for identifying a
2 location include instructions for identifying a plurality of location boundary
3 coordinates that define a location boundary and wherein the instructions for
4 comparing include instructions for, for each risk zone boundary, comparing the
5 location boundary to that geographic risk zone boundary to determine if at least
6 a portion of a geographic area bounded by the location boundary is also bounded
7 by the geographic risk zone boundary.

1 31. The medium of Claim 28, wherein the instructions for:
2 identifying a location include instructions for identifying a geographic
3 point; and
4 comparing include instructions for, for each risk zone boundary,
5 comparing the geographic point with that geographic risk zone boundary to
6 determine if the geographic point is contained within the geographic risk zone
7 boundary.

1 32. An insurance rating system, comprising:
2 a mapping module operable to compare an identified location to a
3 geographic risk zone to determine if the identified location falls within the
4 geographic risk zone; and
5 a risk rating module operable, if the location is determined to fall within
6 the geographic risk zone, to obtain and use a score associated with the risk zone
7 to calculate an insurance rating related to the identified location.

1 33. The system of Claim 32, further comprising an interface module
2 operable to provide an interface having user accessible controls for use in
3 identifying the location.

1 34. The system of claim 32, further comprising a risk zone database
2 containing data identifying the geographic risk zone and the score associated
3 with the risk zone.

1 35. The system of Claim 32, wherein the mapping module is operable
2 to compare by comparing a boundary of the identified location to a boundary of
3 the geographic risk zone to determine if at least a portion of a geographic area
4 bounded by the location boundary is also bounded by the geographic risk zone
5 boundary.

1 36. The system of Claim 32, wherein the mapping module is operable
2 to compare by comparing a boundary of the identified location to a boundary of
3 the geographic risk zone to determine if the location boundary intersects or is
4 contained within the geographic risk zone boundary.

1 37. The system of Claim 32, wherein the mapping module is operable
2 to compare by comparing a geographic point that defines the identified location
3 to a boundary of the geographic risk zone to determine if the geographic point is
4 contained within the geographic risk zone boundary.

1 38. The system of Claim 32, wherein:
2 the mapping module is operable to compare the identified location to
3 each of a plurality of geographic risk zones to determine if the identified location
4 falls within any of the geographic risk zones;
5 a risk rating module operable, for each geographic risk zone that the
6 identified location falls within, to obtain and use a score associated with that
7 risk zone to calculate an insurance rating related to the identified location.

1 39. An insurance rating system, comprising:
2 an interface module operable to provide an interface having user
3 accessible controls for use in identifying a location;
4 a mapping module operable to compare an identified location to each of a
5 plurality of geographic risk zones to determine if the identified location falls
6 within any of the geographic risk zones;
7 a risk rating module operable, for each geographic risk zone that the
8 identified location falls within, to obtain and use a score associated with that
9 risk zone to calculate an insurance rating related to the identified location.

1 40. An insurance rating system, comprising:
2 a means for comparing an identified location to a geographic risk zone to
3 determine if the identified location falls within the geographic risk zone; and
4 a means for obtaining and using a score associated with the risk zone to
5 calculate an insurance rating related to the identified location if the location is
6 determined to fall within the geographic risk zone.